



ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18
Stylesheet Version v18.0

Title of Invention

METHOD AND APPARATUS TO FACILITATE PREDICTIVE PRESENTMENT OF THE VALID PAYMENT OPTIONS

Application Number: 10/624837



Confirmation Number: 6575

First Named Applicant: Don Teague

Attorney Docket Number: 5776P006

Art Unit: 3621 3609

Examiner:

~~Unknown~~ Unknown Joshua Murdough

Search string:

(20020147658 or 5313463 or 5524142 or
5537464 or 5544229 or 5633919 or 5655007 or
5740427 or 5748890 or 5845267 or 5867494 or
5867566 or 5898765 or 5956391 or 5963625 or
6023499 or 6023502 or 6055513 or 6094644 or
6104798 or 6137869 or 6163602 or 6195697 or
6208720 or 6212262 or 6233313 or 6247047 or
6260024 or 6272152 or 6282276 or 6289010 or
6295292 or 6330543),pn.

US Patent Documents

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass
/J.M./	1	20020147658	2002-10-10	Kwan, Khai H.			
/J.M./	2	5313463	1994-05-17	Gore, et al.,			
/J.M./	3	5524142	1996-06-04	Lewis, et al.,			
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/J.M./	31	6289010	2001-09-11	Voit,
/J.M./	32	6295292	2001-09-25	Voit,
/J.M./	33	6330543	2001-12-11	Kepecs,

Remarks

Note: Remarks are not for responding to an office action.

Applicants, in accordance with their duty of disclosure under 37 CFR 1.56 and in accordance with 37 CFR 1.97(b)(3), hereby submit this Electronic Information Disclosure Statement citing U.S. Patent Documents for consideration by the Examiner. Pursuant to 37 CFR 1.97, the submission of this Electronic Information Disclosure Statement is not to be construed as a representation that a search has been made and is not to be construed as an admission that the information cited in this statement is material to patentability. This Electronic Information Disclosure Statement is being filed prior to a substantive examination of the claims. Pursuant to 37 CFR 1.97(b), no fee should be required for the filing of this Electronic Information Disclosure Statement. In the event it is determined that a fee is due, please charge the fee to Deposit Account 02-2666. Applicants respectfully request that the cited documents be considered and that the form be initialed by the Examiner to indicate such consideration and a copy

thereof be returned to Applicants' attorney of record.

Signature

Examiner Name	Date
/Joshua Murdough/	08/27/2007

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="text-align: center;"><i>Complete if Known</i></td> </tr> <tr> <td style="width: 60%;">Application Number</td> <td>10/624,837</td> </tr> <tr> <td>Filing Date</td> <td>July 21, 2003</td> </tr> <tr> <td>First Named Inventor</td> <td>Calcagno, Greg</td> </tr> <tr> <td>Group Art Unit</td> <td>3621 3609</td> </tr> <tr> <td>Examiner Name</td> <td>Unknown Joshua Murdough</td> </tr> </table>	<i>Complete if Known</i>		Application Number	10/624,837	Filing Date	July 21, 2003	First Named Inventor	Calcagno, Greg	Group Art Unit	3621 3609	Examiner Name	Unknown Joshua Murdough
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Examiner Name	Unknown Joshua Murdough												
Sheet 1 of 1	Attorney Docket No: 2072.007US1												

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/J.M./	WO-2005010716A3	02/03/2005	Teague, D., et al.	
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OTHER DOCUMENTS – NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²

EXAMINER /Joshua Murdough/

DATE CONSIDERED 08/27/2007



3609

APPLICANT'S ART CITATION (Use several sheets if necessary)								Application Serial No. 10/624,837				Docket No. 4497A			
								Applicant Gabriel E. UZUNIAN, et al.							
Filing Date July 21, 2003								Group Art Unit 1755							

NOV 05 2003
 U.S. PATENT & TRADEMARK OFFICE

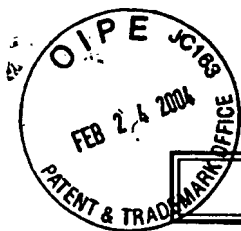
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Examiner Initial	Document Number							Date	Name	Class	Sub-class	Filing Date If Appropriate	
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	*4	9	9	8	0	6	7	2/26/1991	Kobayashi, et al.				
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												Yes	No
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	* Patent Abstracts of Japan; 07223816; Yukie, et al.; Photochromic Composite Material, Production Thereof and External Agent for Skin; published Aug. 22, 1995.
	* Abstract (Derwent/WPI); JP1264932A; Ishihara Sangyo Kaisha Ltd.; Manufacture Acicular Titanium Dioxide Pigment React Acid Alkali Tin Salt Aqueous Titanium Dioxide Slurry Effect Surface Coating; Oct. 23, 1989.
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Examiner	Date Considered
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EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP § 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to the applicant.



ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18

Stylesheet Version v18.0

Title of Invention	METHOD AND SYSTEM TO PROCESS A TRANSACTION IN A NETWORK BASED COMMERCE FACILITY																		
<p>Application Number: 10/624837 </p> <p>Confirmation Number: 6575</p> <p>First Named Applicant: Don Teague</p> <p>Attorney Docket Number: 5776P006</p> <p>Art Unit: 3624 3609</p> <p>Examiner: Unknown Unknown Joshua Mardough</p> <p>Search string: (5329589).pn.</p> <p>US Patent Documents</p> <p>Note: Applicant is not required to submit a paper copy of cited US Patent Documents</p> <table border="1"><thead><tr><th>init</th><th>Cite.No.</th><th>Patent No.</th><th>Date</th><th>Patentee</th><th>Kind</th><th>Class</th><th>Subclass</th></tr></thead><tbody><tr><td>/J.M./</td><td>1</td><td>5329589</td><td>1994-07-12</td><td>Fraser, Alexander G., et al.</td><td></td><td></td><td></td></tr></tbody></table> <p>Remarks</p> <p>Note: Remarks are not for responding to an office action.</p> <p>Applicants, in accordance with their duty of disclosure under 37 CFR 1.56 and in accordance with 37 CFR 1.97(b)(3), hereby submit this Electronic Information Disclosure Statement citing U.S. Patent Documents for consideration by the Examiner. Pursuant to 37 CFR 1.97, the submission of this Electronic Information Disclosure Statement is not to be construed as a representation that a search has been made and is not to be construed as an admission that the information cited in this statement is material to patentability. This Electronic Information Disclosure Statement is being filed prior to a substantive examination of the claims. Pursuant to 37 CFR 1.97(b), no fee should be required for the filing of this Electronic Information Disclosure Statement. In the event it is determined that a fee is due, please charge the fee to Deposit Account 02-2666. Applicants respectfully request that the cited documents be considered and that the form be initialed by the Examiner to indicate such consideration and a copy thereof be returned to Applicants' attorney of record.</p>				init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass	/J.M./	1	5329589	1994-07-12	Fraser, Alexander G., et al.			
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/J.M./	1	5329589	1994-07-12	Fraser, Alexander G., et al.															

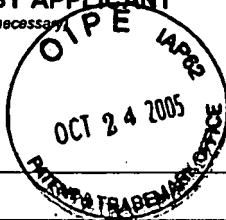
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/Joshua Murdough/	08/27/2007

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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

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Complete if Known

Application Number	10/624,837
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First Named Inventor	Calcagno, Greg
Group Art Unit	3621 3607
Examiner Name	Unknown Joshua Murdough

Sheet 1 of 1

Attorney Docket No: 2072.007US1

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/J.M./	GB-2223652	04/11/1990	Tokumitsu, S.	
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/J.M./		DECOVNY, SHREE, "ELECTRONIC DATA INTERCHANGE--VANS RISE TO THE INTERNET CHALLENGE", Bank Technology News, (11/1/1996)	

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DATE CONSIDERED

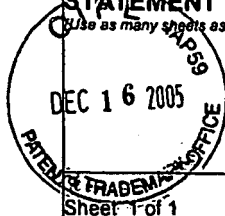
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Sheet 1 of 1

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Attorney Docket No: 2072.007US1	

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/J.M./		International Search Report in PCT/US04/023449, mailed 21 November 2005 (5 pages)	

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/Joshua Murdough/

DATE CONSIDERED

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